

# Exhibit D

December 10, 2007

**SENT CERTIFIED MAIL  
RETURN RECEIPT REQUESTED**

Charles Christian, President  
Contributed Mutual Benefits Mortgage Services, Inc.  
8655 East Via Del Ventura, Ste. G-200  
Scottsdale, AZ 85258

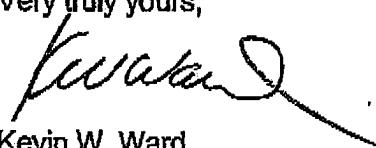
**RE: \$10,000,000 Loan from Contributed Mutual Benefits Mortgage Services, Inc.  
(Lender) to K-5 Realty, LLC (Borrower)  
Loan No. TCPL-57331  
Our File No. 14467.35**

Dear Mr. Christian:

As I stated in my email to you of December 9, 2007, you set eight closing dates; K-5 Realty, LLC, has met all the conditions for closing; all of the documents your attorneys prepared have been executed by K-5 Realty, LLC; closing has not occurred.

Pursuant to the terms of the commitment letter, K-5 Realty, LLC, is demanding the return of its \$600,000 deposit (CFC & CF) for failure of the Lender to perform.

Very truly yours,

  
Kevin W. Ward

cc: Robert L. Moore, Esquire